

Spencer 54479

ZIP code · WI · Wisconsin > Marathon County > Spencer

STRONG SELLER'S MARKET

\$210K

MEDIAN SALE PRICE

+14.5%

1-YR CHANGE

72

SALES (12 MO)

\$204K

MEDIAN VALUE (AVM)

Market temperature

Strong seller's market · 81 / 100

Buyer's market

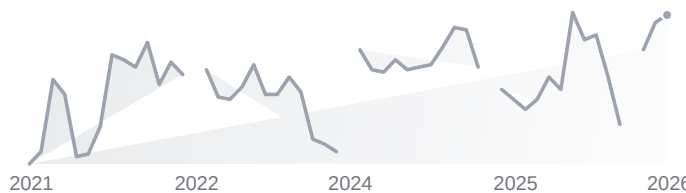
Balanced

Seller's market

MARKET TRENDS (5 YEARS)

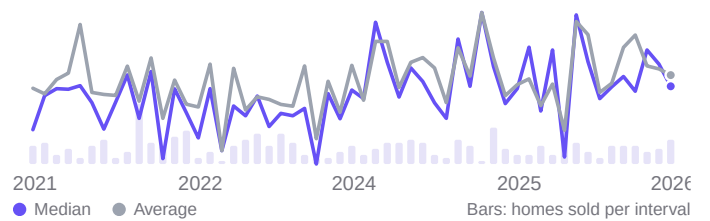
Market temperature (0-100)

81 / 100



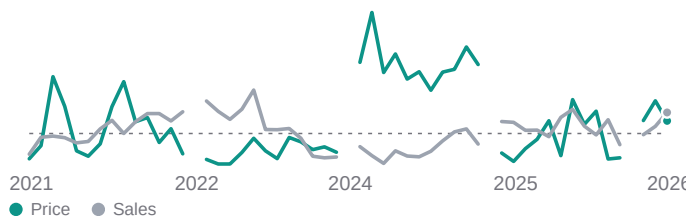
Sale prices

Median \$170K · Average \$193K



Growth (year over year)

Price +14.5% · Sales +24.1%



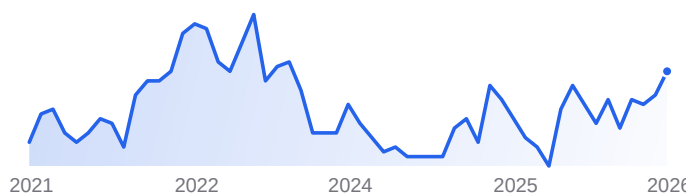
Sale premium vs estimated value

+2.0%



Annual turnover (share of homes sold)

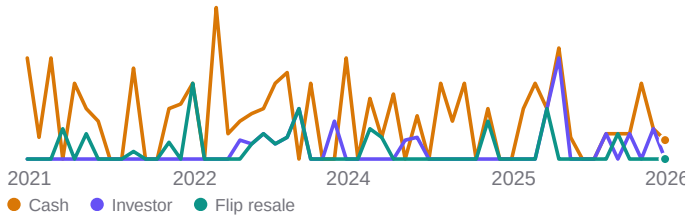
4.9%



BUYERS & OUTCOMES

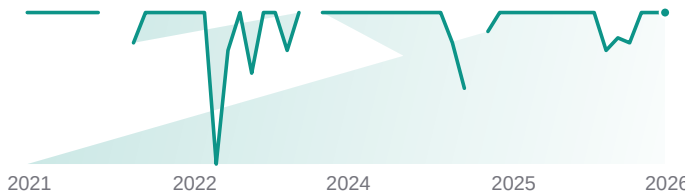
Buyer mix

Cash 13% · Investor 0% · Flip resale 0%



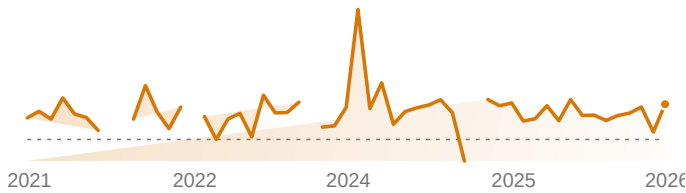
Sellers who sold at a gain

100%

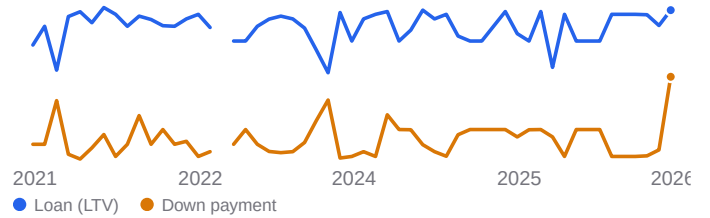


Median annualized return at resale

+8.1%

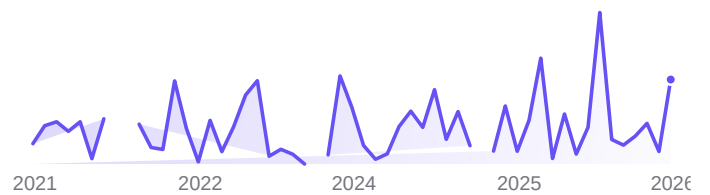


Financing (share of purchase price) Loan (LTV) 101% · Down payment 56%



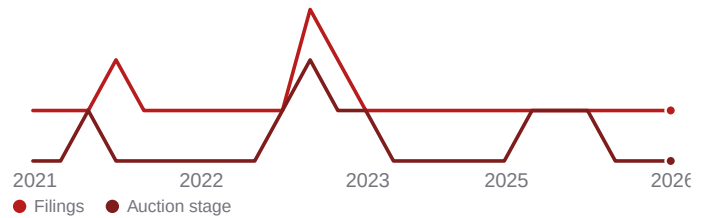
Typical hold before selling

11.0 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	1,473
Median value (AVM)	\$204K
Single family	95%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	57%
Underwater (LTV 125% or more)	2.3%
Owner occupied	85%
Company owned	10.0%
Median loan-to-value	44%
Typical ownership tenure	6.9 yrs

COMMUNITY

Population	4,643
Density	57 / mi²
Median household income	\$74K
Average household income	\$87K
Crime index (US avg 100)	120
Air pollution index (US avg 100)	79
Earthquake index (US avg 100)	14
Homes occupied	94%
Bachelor's or higher	14%
Poverty rate	8.1%
Unemployment	1.0%
Average temp	42°F
Annual precip	33 in
Sunshine	54%

Market metrics are derived from recorded arms-length deeds through July 2026. Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.